

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

IN THE MARION CIRCUIT COURT

AVC NO. 02-051

IN RE: HOUSING ASSISTANCE)
 SERVICES, INC.,)
)
 Respondent.)

Sarah M. Taylor
CLERK OF THE
MARION CIRCUIT COURT

ASSURANCE OF VOLUNTARY COMPLIANCE

The State of Indiana, by Attorney General Steve Carter and Deputy Attorney General David A. Paetzmann, and the Respondent, Housing Assistance Services, Inc., enter into an Assurance of Voluntary Compliance ("Assurance") pursuant to Indiana Code § 24-5-0.5-7.

Any violation of the terms of this Assurance constitutes *prima facie* evidence of a deceptive act. This Assurance is entered into without any adjudication of any issue of fact or law, and upon consent of the parties.

The parties agree:

1. Respondent is a California corporation engaged in business as a credit services organization as defined by the Credit Services Organizations Act, Indiana Code § 24-5-15-1 *et seq.*, with a principal place of business located at 484 Lake Park Avenue, Suite 31, Oakland, California 94610. Respondent has solicited Indiana consumers to enter into Respondent's "Pre-foreclosure Workout Program," including one or more residents of Marion County, Indiana.

2. The terms of this Assurance apply to and are binding upon Respondent, its employees, agents, representatives, successors, and assigns.

3. Respondent acknowledges the jurisdiction of the Consumer Protection Division of the Indiana Attorney General's Office to investigate matters hereinafter described, pursuant to the authority of Ind. Code § 4-6-9-4 and Ind. Code § 24-5-0.5-1 *et seq.*

4. Respondent, in soliciting and/or transacting business as a credit services organization with Indiana residents, shall comply with the provisions of Indiana's Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1 *et seq.*, and Indiana's Credit Services Organizations Act, Ind. Code § 24-5-15-1 *et seq.*

5. Respondent shall not solicit or transact business as a credit services organization in Indiana until it has obtained a surety bond in the amount of ten thousand dollars (\$10,000.00) in favor of the State of Indiana as required by Ind. Code § 24-5-15-

8. Respondent agrees to provide a copy of its surety bond to the Consumer Protection Division of the Indiana Attorney General's Office prior to soliciting or transacting any business as a credit services organization in Indiana.

6. Respondent, when transacting business as a credit services organization with Indiana consumers, shall not execute a contract or agreement or receive money or other valuable consideration without first providing each consumer with a written statement containing the disclosures required by Ind. Code § 24-5-15-6.

7. Respondent shall not enter into a contract to provide services as a credit services organization with Indiana consumers unless such contract is in writing, is dated and signed by both the consumer and Respondent, and includes the terms required by Ind. Code § 24-5-15-7.

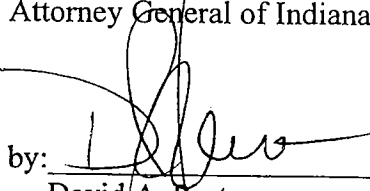
IN WITNESS WHEREOF, the parties have executed this Assurance this 10th
day of September, 2002.

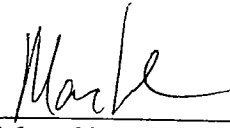
STATE OF INDIANA

RESPONDENT

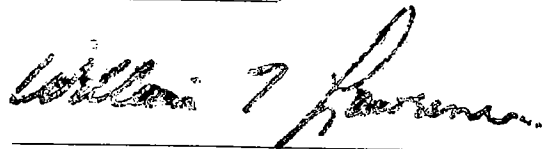
STEVE CARTER
Attorney General of Indiana

HOUSING ASSISTANCE SERVICES,
INC.

by: 
David A. Paetzmann
Deputy Attorney General
Attorney no. 6392-23
Office of the Attorney General
Indiana Government Center South, 5th fl.
402 W. Washington Street
Indianapolis, IN 46204

by: 
Marc Sheckler, President

APPROVED this _____ day of OCT 02 2002, 2002.


Judge, Marion County Circuit Court